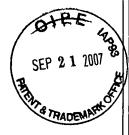
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah

Serial No. : 10/007,179 Filing Date : October 22, 2001

Title of Invention : METHOD OF AND SYSTEM FOR MITIGATING RISK

ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED

TRANSACTIONS

Examiner : Kenneth Bartley

Group Art Unit : 2164

Attorney Docket : 126-002USANA0

Honorable Commissioner of Patents

and Trademarks Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED MARCH 19, 2007

Sir:

In response to the Office Action mailed in the present Application on March 19, 2007, Applicant submits herewith the following Amendments to the same: